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DB Name	Query	Hit Count	Set Name
USPT	l5 and teller	23	L6
USPT	(atm or (automatic near3 machine)).ti,ab. and (stock or securities!)	361	L5
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USPT	((705/37)!.CCLS.)	251	L3
USPT	(atm or (automatic near3 machine)).ti,ab. and (stock or securities)	694	L2
USPT	(atm or (automatic near3 machine)) and (stock or securities)	7485	L1

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DOCUMENT-IDENTIFIER: US 5473143 A
TITLE: ATM/POS based electronic mail system

ABPL:
The technical field of the invention generally concerns electronic mail
systems. The present invention provides an ATM or POS system having a terminal
(22, 24, 26, 28 or 34) and processor (18 or 36) which are connected to an ATM
or POS data communications network. The network also includes a store and
forward message switch (52) which stores user messages for remote retrieval
and use as an electronic mail system (10) on a data communications network
(42). Messages can be stored or retrieved through standard ATM or POS
terminals, through a service bureau, through touch tone telephones (84) or via
modems (76). Messages can be retrieved remotely and sent to a facsimile
machine (82), a remote paging device, computer (72) or the like. Message
information may include payment of user bills, completion of user financial
transactions and transmission of information from a variety of databases. Such
message information may be generated and transmitted by the system at times
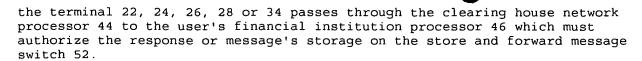predetermined by the user.

BSPR:
The present invention relates generally to computer data systems for storing
and forwarding messages, including text and financial information, and, more
particularly to an adaptation of existing worldwide Automated Teller Machine
("ATM") and Point of Sale ("POS") systems that permits users of such systems
to receive and send electronic mail and other information.

DEPR:
FIG. 1 depicts a public or privately accessible electronic mail system in
accordance with the present invention identified by the general reference
character 10. The electronic mail system 10 illustrates a generic Automated
Teller Machine or Point of Sale ("ATM/POS") system within the dashed line 12.
The generic ATM/POS system 12 includes an ATM/POS subsystem enclosed within
the dashed line 14, an ATM data communication network 16, and an ATM
institution processor 18.

DEPR:
The user may respond to or originate messages for storage on the store and
forward message switch 52 using the terminal 22, 24, 26, 28 or 34 in the same
manner as requesting access to stored messages. The electronic mail system 10
authorizes a user to respond to or originate messages in the same way as
described above for retrieving messages. The user may aim originate various
financial transactions using either visible or encoded data within the message
received to authorize bill payment, stock purchase and/or other transactions
made possible by having the information from other sources delivered to the
terminal with the message. If the ATM/POS subsystem 14 possesses the ability
to retain the user's identity and security code information, it is unnecessary
for the user to reinsert the debit or credit card 48 and to reenter the
security code. A response or a message to be stored on the store and forward
message switch 52 may be entered at the terminal 22, 24, 26, 28 or 34 in a
variety of different ways. For example, using an ATM/POS subsystem of the type
depicted in FIG. 2, the user could respond to or enter a message using either
a keyboard or a "pen pad." Alternatively, the terminal 22, 24, 26, 28 or 34
may include an optical character recognition unit (not illustrated in FIG. 2.)
to scan a written message 56. A response or new message entered by the user at

the terminal 22, 24, 26, 28 or 34 passes through the clearing house network
processor 44 to the user's financial institution processor 46 which must
authorize the response or message's storage on the store and forward message
switch 52.

DEPR:
An additional feature of the electronic mail system 10 for individuals who
themselves are not users of the system 10 is its ability to capture charge
information instead of the normal E-Mail system charges that would be
appropriate for those with E-Mail service access. This charge capture
capability is a necessary part of providing easy service bureau access to the
electronic mail system 10. This charge capture information includes charging
bills and other payments authorized by the user in excess of the cost of the
messages. Such other payments may include, but are not limited to, stock
purchases, rent payments, utility payments, credit card payments and the like.

DEPR:
An additional function of the computer terminal entry station 72 is a
connection port for additional data base information sources. Such information
sources may direct data in digital form and in message format to a user's
mailbox in the message switch 52. Such data may include, but is not limited
to, weather message information, news message information, stock message
information, commodities message information, brokerage message information
and other message information on various general topics.

DEPR:
Message generation function 1020 allows a user to set up special sequences
which will cause messages to be created, on a periodic or logical basis, to
send status messages, or to send messages requesting information from other
functions or users in system. An example would be to send a message to a
brokerage firm on the system to request a stock quote once a day.

DEPR:
The user responds to messages through a process similar to composing messages,
with the only variation being that addressing the message is a modified
process. Response may be to the original sender, or to new addressees, or
both. The response message is created by the same addressing and composing
steps as creating any normal message. The response can also be the initiation
of a financial transaction such as paying bills, purchasing stock or other
items, or other EDI capabilities, as well as transferring funds or other
normal ATM/POS transactions. The composing actions are identical to the
composing actions during the step of creating a message as described above.

DEPR:
Message system 10 may additionally connect to a computerized, database system,
through a configured computer terminal port 72 and into message switch 52, for
deposit into a users mail location. Using this connection 72, the system
allows access to digital data such as weather, news, brokerage, stock,
commodities and general information and other data that would be beneficial to
the user to store on or retrieve from the system. This information may be
directed to the users mailbox based on a message request or parameters using
the connection 72. This information may then be later retrieved by the user
using subsystem 14.

DEPV:
confirmation messages, confirming such things as stock or bond sales or
purchases, approval of reservations, and similar activities; and

CLPR:
54. The electronic mail system of claim 52 wherein said computerized database
system includes at least one of a database providing news message information,
a database providing stock message information, a database providing
commodities message information, and a database providing brokerage message
information.

CLPR:
71. The method of claim 69 wherein said step of receiving a message from a
computerized database system includes receiving said message from a digital
database providing at least one of weather message information, news message
information, stock message information, commodities message information,
brokerage message information and general information on various topics.

CLPV:
a. An Automated Teller Machine or Point of Sale ("ATM/POS") system that
includes a plurality of terminals through which the user may request access to
said electronic mail system and at which the user may receive a message that
has been stored or generate a message for storage in said electronic mail
system, said ATM/POS system also including an ATM/POS institution processor
which is remote from the plurality of terminals that intercommunicates with
the plurality of terminals through an ATM/POS data communication network that
is also included in said ATM/POS system; and

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US-PAT-NO: 5025373
DOCUMENT-IDENTIFIER: US 5025373 A

TITLE: Portable personal-banking system

DATE-ISSUED: June 18, 1991

INVENTOR-INFORMATION:

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APPL-NO: 7/ 214263
DATE FILED: June 30, 1988

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US-CL-CURRENT: 705/42; 235/379, 705/70
FIELD-OF-SEARCH: 364/408, 364/406, 380/24.23, 235/379

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

| Search Selected | | Search ALL | |

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☐	4545023	October 1985	Mizzi	364/709
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☐	4803347	February 1989	Sugahara et al.	235/379

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"Money Counts-Financial Management Begins at Home", Abstract of Article by John Gregg, Microsearch File of Orbit AN 87-045195.
"Chemical Bank Unveils Pronto", Deborah Wise, InfoWorld, vol. 4, No. 39, 101482 (Abstract from Microsearch of Orbit).
"High Interest in Home Banking", Catherine Kent, PC World, vol. 1, No. 2, p. 6819, 3183 (Abstract from Microsearch File of Orbit).
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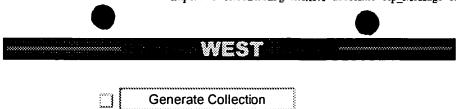
ART-UNIT: 238
PRIMARY-EXAMINER: Fleming; Michael R.
ASSISTANT-EXAMINER: Hayes; Gail O.
ATTY-AGENT-FIRM: Banner, Birch, McKie & Beckett

ABSTRACT:

A portable personal banking system comprises a host computer and at least one portable terminal among a variety of terminals including automatic teller machines and personal computers. The portable terminal provides a range of banking services over an automatically dialed-up telephone connection to the host bank computer. The personal terminal comprises a keyboard and display capability with mininal key requirements and display capacity respectively. Furthermore, during a banking mode of operation, control resides in the host bank computer. Consequently, future modifications or additions to banking services may be implemented without any change to the personal terminal. Also, the costs of providing the present portable personal terminal banking terminals are minimal compared with known home information terminals such as videotex terminals or personal computers. Yet, a personal terminal serving system is compatible with a serving system including home or office personal computers equipped with modems, automatic teller machines and other bank service enhancements implemented by the serving bank. Also, during a local mode of operation without the banking system, the terminal serves as a personal banking manager. The personal terminal housing may comprise a front surface for data entry and display and a rear surface comprising a pocket for banking forms and a writing table.

28 Claims, 16 Drawing figures

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L6: Entry 19 of 23   File: USPT   Jun 18, 1991

DOCUMENT-IDENTIFIER: US 5025373 A
TITLE: Portable personal-banking system

ABPL:
A portable personal banking system comprises a host computer and at least one
portable terminal among a variety of terminals including automatic teller
machines and personal computers. The portable terminal provides a range of
banking services over an automatically dialed-up telephone connection to the
host bank computer. The personal terminal comprises a keyboard and display
capability with mininal key requirements and display capacity respectively.
Furthermore, during a banking mode of operation, control resides in the host
bank computer. Consequently, future modifications or additions to banking
services may be implemented without any change to the personal terminal. Also,
the costs of providing the present portable personal terminal banking
terminals are minimal compared with known home information terminals such as
videotex terminals or personal computers. Yet, a personal terminal serving
system is compatible with a serving system including home or office personal
computers equipped with modems, automatic teller machines and other bank
service enhancements implemented by the serving bank. Also, during a local
mode of operation without the banking system, the terminal serves as a
personal banking manager. The personal terminal housing may comprise a front
surface for data entry and display and a rear surface comprising a pocket for
banking forms and a writing table.

BSPR:
Traditionally, financial institutions such as banks have been stigmatized by
humorous anecdotes related to the convenience to customers of obtaining
services. For example, the term "banking hours" has been used to describe the
limited nine o'clock to two o'clock banking day as well as the hours of any
other business which might provide limited customer access. In order to make
banking services more convenient, centrally located main offices of banks have
provided geographically distributed branch offices to move their services
closer to the customer. Furthermore, such innovations as drive-up teller
windows and automatic teller machines have extended the hours of service
availability. Such enhancements, however, still require the bank customer to
travel to the bank or automatic teller machine to receive service.

BSPR:
Since the mid 1970's, there has been a trend toward the application of
existing communication facilities for the transmittal and retrieval of
information to and from a central source of information and data processing
capability. Because of the universality of the switched telephone connection
now available in the United States, AT&T, Knight-Ridder Newspapers, Citibank,
IBM, CBS and others have experimented with home videotex and teletex services
whereby an unintelligent home information terminal comprising a video quality
display, a full alpha-numeric keyboard and a microprocessor-controlled
interface is automatically connected over the telephone line to a host
computer and database. Some of the services provided in such experiments
included instantaneous stock quotations, home shopping, and home banking, the
latter of these via an auxiliary connection from the host computer to a bank
computer also via a telephone line.

BSPR:
As alluded to above, many banks have subscribed to a so-called network or

individually provide automatic teller machines at locations convenient to
customers which are accessible at all hours. A bank customer is able to obtain
currency, for example, from an automatic teller machine at a retail
establishment where the customer shops. Once a card bearing unique personal
information is verified and account information retrieved, currency may be
dispensed directly from the machine to the customer. Furthermore, transaction
verification is provided by paper printout of a printer associated with the
automatic teller machine. Such automatic teller machines are limited in the
type of transaction they are capable of performing, i.e. currency dispensing,
are expensive, must be maintained and replenished, and are not portable.
Furthermore, those which are associated with a so-called network are
inherently slow and are prone to customer disatisfaction.

BSPR:
It is a still further object of the present invention to provide a personal
banking terminal serving system which is compatible with other customer
service delivery vehicles such as the provision of automatic teller machines
and the servicing of home or business customers equipped with personal
computers and data modems as well as with internal bank operations such as
credit or account verifications by authorized bank employees.

BSPR:
To accomplish these and other objects, a portable personal banking system
comprises a bank host computer and a portable personal terminal among other
personal or bank teller facilities. The portable personal banking terminal in
accordance with the present invention comprises a battery power source and
on/off switch, a data modulator/demodulator (modem), a telephone line
automatic dialer interface including at least one universal modular jack, a
two line, sixteen character per line liquid crystal display, a sixteen key
keyboard including numerical and function keys, a non-volatile storage memory
for software and unique terminal identification, banking and certain log-on
information, a random access memory for temporary data storage comprising a
ten to thirty-two line screen memory, and a controller comprising a
microprocessor coupled to each of these components.

BSPR:
As briefly described above in connection with the main menu description, some
of the information and data processing features available to a bank customer
utilizing the present invention include but are not limited to account status
inquiry, payment of bills, transfer of funds between accounts, verification of
the status of a particular check, credit, debit or deposit, current loan
interest rate information, bank hours, locations of automatic teller machines
and branch offices and such. Consequently, practically, the only service which
may not be providable from such a terminal that is provided by automatic
teller machines is cash deposit and withdrawal.

DRPR:
FIG. 4 is yet another overall system block diagram showing the compatibility
of the present personal home terminal service with existent home or business
personal computer, automatic teller machine and branch bank teller data
terminal installations;

DEPR:
Referring now to FIG. 3, there is shown an overall block diagram showing the
connection of a personal terminal 1 at the home 28 of a bank customer via the
public switched telephone network 30 to the location of a banking or other
financial institution 40. Personal terminal 1 automatically dials a prestored
or customer entered telephone number of a line to financial institution 40. At
financial institution 40, a dial up port of host computer 35 is accessed at
which point the "Welcome to Pocket Teller" message is caused to be displayed
at personal terminal 1. At financial institution 40, bank personnel access
host computer 35 by way of a data terminal or personal computer 36, for
example, for updating customer or bank information data stored in an
associated database (not shown).

DEPR:
Also, according to FIG. 4, automatic teller machines are served over dedicated
telephone lines by means of automatic teller machine controller 63. Bank
teller inquiries from branch bank locations are served over dedicated
telephone lines by teller controller 65. Teller controller 65, bank host
computer 35, and ATM controller 63 all interface with a bank's mainframe
computer 50 via a telecommunication processor (TP) controller 67. All require
access to the same main bank maintenance account and information database 60
where are stored customer account data and, optionally, current interest rate,
bank location and hour data and other accessible data. Home/host computer 35
and database 37 downloaded with data from the mainframe 50 preferably serves
as the source for bank information generally. Bill payment, for example, may
be accomplished via either home/host computer 35 or mainframe 50 but
preferably by home/host computer 35 via database 37.

DEPR:
At box 506, a selection function within the sub-menu list is acted upon by the
host computer 35 once a numerical choice is entered and the ENTER key
depressed as before. In reply, the host computer leads the customer through a
multi-step process such as determining the status of a personal check which
may have been cashed or simply provides requested information such as the
nearest location of a branch bank or automatic teller machine.

DEPR:
Resource manager 803 must access the memory 801 via file manager 802 or answer
queries by accessing mainframe computer 50. To manage input/output to and from
the mainframe computer 50, there is provided a storage manager 807 which also
interfaces with mainframe manager 808. Responsive to resource manager 803,
mainframe manager 808 formats appropriate inquiries and receives data
responsive thereto from mainframe computer 50. To manage communications with
mainframe computer 50 which must also communicate as shown in FIG. 4 with
automatic teller machines, bank tellers and such, there is provided mainframe
communications manager 809. Bill manager 811 is called by resource manager 803
for bill payment management. Bill payment output is provided to storage
manager 807.